

Chapter 1 at a Glance: Needs versus Wants

Key Words:

financial planning
needs
wants
values
goal
delayed gratification
cash flow
decision making
opportunity cost

Instructor Manual Content at a Glance:

Concept Lesson	Inquire	Gather	Process	Apply
1. Setting Financial Goals	4 Corners (p. 15)	Not Just Any Ol' Goal Will Do (p. 16)	Get SMART About Your Goals (p. 18)	Go for the Goal (p. 19)
	<i>Students identify areas of their lives where they feel successful and the steps they took to achieve success</i>	<i>Students define goal setting and learn about SMART goals</i>	<i>Students learn to transform ordinary goals into SMART goals</i>	<i>Students create three SMART financial goals for themselves (short-term, intermediate-term and long-term)</i>
2. Effective Decision Making	Good-Looking Decisions (p. 21)	Does Decision Making Bug You? (p. 23)	A Hung Verdict (p. 25)	Choose Today or Lose Tomorrow (p. 26)
	<i>Students describe what they know about good decision making</i>	<i>Students learn about decision making and the similarities between that and the financial planning process</i>	<i>Students go through a decision-making process and defend their choice in a given scenario</i>	<i>Students demonstrate the value of making good financial decisions</i>
3. Financial Planning Process	Mind Over Money (p. 28)	Lapsus Lingo (p. 29)	Fun-Raising Fundraisers (p. 30)	Putting the Plan Into Action (p. 31)
	<i>Students brainstorm about the financial planning process</i>	<i>Students discover what certain terms and phrases about money mean to them, and how their understanding compares or contrasts with other classmates</i>	<i>Students create a scenario-generated financial plan that includes short-, intermediate- and long-term goals</i>	<i>Students create their own financial plan that includes short-, intermediate- and long-term goals</i>

Massachusetts VTE Curriculum Frameworks: Key

STRAND 4: EMPLOYABILITY

- 4A01 Evaluate industries, organizations, and careers
- 4A02 Assess interest areas to determine career pathways
- 4A03 Develop a career plan with alternatives
- 4A07 Demonstrate good interviewing skills
- 4A08 Demonstrate employability skills needed to get job
- 4A09 Assess alternative occupational factors
- 4B01 Create effective communication in the workplace
- 4B02 Apply reading skills to work-related documents
- 4B03 Locate information from books, magazines and Internet
- 4B04 Apply basic writing skills to work-related communication
- 4B05 Write work-related materials
- 4B06 Explain information presented graphically
- 4B07 Use writing/publishing/presentation applications
- 4B08 Apply basic skills for work-related oral communication
- 4B09 Explain proper telephone etiquette and skills
- 4B10 Lead formal and informal group discussions
- 4B11 Demonstrate effective conflict management
- 4B12 Apply active listening skills to obtain information
- 4B13 Communicate with others in a diverse workforce
- 4C01 Define and analyze a problem
- 4C02 Explain dynamics of different approaches to problem solving
- 4C03 Describe methods of researching
- 4C04 Use strategies to formulate ideas and solutions
- 4C05 ID potential solutions based on reasoned criteria
- 4C06 Implement and evaluate solution(s)
- 4D01 Identify time management and task prioritization skills
- 4D02 Explain the importance of following workplace etiquette
- 4D06 Describe importance of having a positive attitude
- 4D07 Show initiative by coming up with unique solutions
- 4D08 Explain the importance of setting, reaching, evaluating goals
- 4D09 Explain the importance of taking pride in work accomplished
- 4D10 Value the importance of professionalism
- 4D011 Demonstrate a respect for diversity in workplace

STRAND 5: MANAGEMENT & ENTREPRENEURSHIP

- 5A01 Define entrepreneurship
- 5A02 Describe the relationship b/w suppliers, producers, consumers
- 5A03 Compare and contrast types of businesses
- 5A04 Describe practices that ensure quality customer service
- 5A05 Explain the value of competition in business/field
- 5B01 Identify a company's/organization's organizational structure
- 5B02 Define and demonstrate leadership and teamwork skills
- 5B03 Explain ways a company or organization can market itself
- 5B04 Identify methods to track inventory, productivity, expenses
- 5B05 Explain the importance of written procedures and policies
- 5B06 Identify professional organizations and their benefits
- 5B07 Explain methods to effectively run a meeting
- 5C02 Extract and extrapolate data from financial documents
- 5D01 List federal and state mandated employee rights
- 5D02 Describe proper working conditions for your industry
- 5D06 State the current wages for jobs
- 5F01 Identify laws that regulate businesses/organizations
- 5F04 Define ethical business practices

STRAND 6: PRINCIPLES OF TECHNOLOGY

- 6A01 Utilize appropriate technology to solve a problem
- 6A04 Demonstrate resolutions to simple problems
- 6A05 Save, retrieve, load, format, and import data
- 6A07 Illustrate methods of using search engines
- 6A08 Send, receive, and manage email
- 6A09 Properly use electronic proofreading tools
- 6B01 Identify ways technology is used in the workplace
- 6B04 Discuss privacy & security concerns about email
- 6C01 Locate, evaluate, collect, and process information
- 6C02 Demonstrate use of telecommunications to interact
- 6C03 Demonstrate use of appropriate research sources
- 6C05 Collect, organize, analyze, graphically present data
- 6C06 Present information, ideas, and work using technology

Chapter 1: VTE Curriculum Framework Crosswalk

Content Lessons	Strand 4: Employability	Strand 5: Management & Entrepreneurship	Strand 6: Principles of Technology
Lesson Overview, pp. 11 - 13	4C01, 4C04, 4C05, 4D01, 4D08	5B04, 5F04	
Instructor Manual Activities			
1. Setting Financial Goals			
4 Corners (p. 15)	4B10, 4D08, 4D09		
Not Just Any Ol' Goal Will Do (p. 16)	4B08, 4C04, 4D08		
Get SMART About Your Goals (p. 18)	4B04, 4B08, 4B10, 4B12, 4B13, 4C04, 4D01, 4D08	5B02	
Go for the Goal (p. 19)	4B04, 4C04, 4D01, 4D08	5B04	6A01, 6A05
2. Effective Decision Making			
Good-Looking Decisions (p. 21)	4B08, 4C01, 4C04, 4D08	5B03	
Does Decision Making Bug You? (p. 23)	4B06, 4B08, 4B10, 4C01, 4C02	5B02	
A Hung Verdict (p. 25)	4B01, 4B02, 4B08, 4B10, 4B11, 4B12, 4B13, 4C01, 4C02	5B02, 5B07	
Choose Today or Lose Tomorrow (p. 26)	4B01, 4B08, 4B10, 4B13 4C01, 4C02, 4C04, 4C05, 4C06, 4D08	5B02, 5B07	
3. Financial Planning Process			
Mind Over Money (p. 28)	4B06, 4B10, 4C04, 4D08	5B02	
Lapsus Lingo (p. 29)	4B04, 4B08, 4D11	5B03	
Fun-Raising Fundraisers (p. 30)	4B04, 4B10, 4D08	5B02	
Putting the Plan into Action (p. 31)	4B04, 4B08, 4B10, 4B12, 4D08		
Service Learning Projects, p. 33			

Chapter 1 Resources:

1. Internet:

www.consumer-action.org, "Talking to Teens About Money"

(Found under the "Money Management" section)

A consumer education website with online publications in five languages. Youth-friendly and educator-friendly publication with a good section on "Needs versus Wants" that includes on-line activities and worksheets. This publication also has sections that cover other relevant issues such as cell phones, computer shopping and driving.

www.practicalmoneyskills.com/english/at_school/teachers/lesson.php?id=406&o=1

This online resource provides excellent educational materials including lesson goals, objectives, overheads and activities. This particular lesson covers "Decision-Making."

<http://www.library.thinkquest.org/3478/1.htm> "Financial Planning"

This site has pages that take the viewer through some stats and why people need to plan ahead. Not youth-friendly in format but reading level is low enough to accommodate teens.

2. Books

Born To Buy: The Commercialized Child and the New Consumer Culture, *Juliet B. Schor*
Ads aimed at kids are virtually everywhere — in classrooms and textbooks, on the Internet, even at slumber parties and the playground. Product placement and other innovations have introduced more subtle advertising to movies and television. Companies are enlisting children as guerrilla marketers, targeting their friends and families. Juliet Schor examines how a marketing effort of vast size, scope, and effectiveness has created "commercialized children."

A Taste-Berry Teen's Guide to Setting and Achieving Goals, *Bettie & Jennifer Youngs*
This step-by-step guide to making and keeping goals is filled with stories, commentary and advice by teens (ages twelve through twenty). The stories range from common goals all teens face to issues facing at-risk teens and teens in special circumstances. Each unit covers a specific concept or skill that is presented along with a "Virtual Practice."

Warning: *Although stories are from male and female perspectives, the heart-shaped bullets used in the text may make the book seem more "girlie"—regardless, the lessons apply to all!*

The 7 Habits of Highly Effective Teens: The Ultimate Teenage Success Guide, *Sean Covey*
Tried and true! By the author of 7 Habits of Highly Effective People, this book provides easy-to-understand advice for teens on such subjects as improving relations with their parents, making friends, resisting peer pressure, improving self-esteem, and achieving goals.

3. People

www.fpanet.org/public/index.cfm, **National Financial Planning Support Center**

A non-profit organization, FPA connects organizations with speakers who are objective, unbiased and capable of addressing virtually any personal finance issue.

www.fpama.org/, **Financial Planning Association of Massachusetts**

Use this for a more local connection!

Chapter 2 at a Glance—Career: Labor You Love

Key Words:

- job
- career
- education
- entrepreneurship
- employee benefits
- cost of living

Instructor Manual Content at a Glance:

Concept Lesson	Energizer	Inquire	Gather	Process	Apply
1. Successful Careers	M&M (p. 69)	He Said, She Said (p.71)	What Employers Want (p. 73)	Student Self-Assessment Using SCANS (p. 75)	Looking for Mr./Ms. Right (p. 79)
	<i>Students think about their future career plans and learn from classmates</i>	<i>Students identify a variety of jobs and the qualities employees, co-workers and clients want in jobs</i>	<i>Students discover the differences between what they think employers want vs what employers really do expect, as revealed in the SCANS list of skills and competencies</i>	<i>Based on the SCANS information, students examine their strengths and weaknesses to see how they meet employer expectations</i>	<i>Students identify characteristics of ideal employee and then interview a local businessperson about his/her career</i>
2. Education and Training Pays	Beating the Odds (p. 85)	Money Money Money (p. 87)	Help Wanted (p. 89)	Education for Life (p. 91)	Training for a Career (p. 93)
	<i>Demonstrate to students that their odds of "hitting it big" in the work world are small; therefore, they need to look at options to maximize their life-time earning potential</i>	<i>Students discover how realistic their income and education expectations are for several typical jobs</i>	<i>Students discover real jobs in their cities and the requirements to land those jobs</i>	<i>Students learn ways to motivate themselves and their peers to finish their schooling and become lifelong learners</i>	<i>Students identify a career they are interested in, find jobs within that career that will maximize their hourly wage and discover what kind of training/ education they need to qualify for those jobs</i>

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- 5D06 State the current wages for jobs
- 5F01 Identify laws that regulate businesses/organizations
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Chapter 2: VTE Curriculum Framework Crosswalk

Content Lessons	Strand 4: Employability	Strand 5: Management & Entrepreneurship	Strand 6: Principles of Technology
Lesson Overview, pp. 65 - 67	4A01, 4A03, 4A08, 4A09	5A01, 5A04, 5C02, 5D02, 5D06	
Instructor Manual Activities			
1. Successful Careers			
M&M (p. 69)	4A02, 4B08, 4B10, 4B12, 4B08		
He Said, She Said (p.71)	4A01, 4A02, 4A09, 4B05, 4B09, 4B10, 4C02, 4D01, 4D02, 4D06, 4D07, 4D08, 4D09, 4D10	5B02	
What Employers Want (p. 73)	4B02, 4B03, 4B06, 4B10, 4C01, 4C04, 4D01, 4D02, 4D06, 4D07, 4D08, 4D09, 4D10	5A01, 5B02	6A01, 6A05, 6B01, 6C01
Student Self- Assessment Using SCANS (p. 75)	4B02, 4C01, 4C02, 4D03, 4D04, 4D08	5B02	6A04, 6B01
Looking for Mr./Ms. Right (p. 79)	4A01, 4A02, 4A07, 4A08, 4A09, 4B06, 4B10, 4C02, 4C03, 4D01, 4D02, 4D06, 4D07, 4D08, 4D09, 4D10	5A04, 5B02	
2. Education and Training Pays			
Beating the Odds (p. 85)	4A01, 4A02, 4C01, 4D08	5A05	6A01, 6C01
Money Money Money (p. 87)	4A01, 4A09, 4B04, 4C01, 4C04, 4D08	5D06	
Help Wanted (p. 89)	4A01, 4A02, 4A03, 4A06, 4A09, 4B03, 4B08, 4C01, 4C02, 4D08	5D06	6A01, 6A05, 6C05, 6C01
Education for Life (p. 91)	4B01, 4B02, 4B04, 4B05, 4B08, 4B10, 4B13, 4C04, 4C05, 4D08	5B02	6A01
Training for a Career (p. 93)	4A01, 4A02, 4A03, 4B02, 4B03, 4B04, 4D08		6A01, 6A07, 6C01, 6C03
Service Learning Projects, p. 95			

Chapter 2 Resources

1. Internet:

www.masscis.intocareers.com, **MA Career Information System**

Better than the Occupational Outlook Handbook as the career salary and job outlook information is local to us. Has a great college sort by major/career.

www.nextsteps.org/, **Next Steps**

Very youth-friendly with loads of assessment tools; used for self-directed search to identify characteristics helpful when considering careers.

www.sba.gov/starting_business/special/young.html, **Small Business Association**

A great site linked to resources to help teens interested in starting their own businesses.

2. Fee-Based Software

The Be Real Game® (grades 9-10) and The Get Real Game® (grade 11-12)

For more information, go to www.realgame.com/usa.cfm.

Bridges ®

For more information, www.bridges.com/us/home.html.

Choices ®

For more information, go to www.careerware.com/.

3. People

www.nawb.org/, **National Association of Workforce Boards**

Check the website for your local Workforce Investment Board (WIB). Local WIBs can direct you to local youth councils, career centers and chambers of commerce.

www.jobshadow.org, **National Job Shadow Day**

National Job Shadow Day provides a highly publicized venue for teens to shadow career professionals for one day, February 2nd. Here you can find on-line educational materials, press release forms, statistical evidence and other resources to help you get started.

www.score.org/young, **SCORE**

A corps of retired, volunteer businesspersons ready to provide advise via email. This specific website explains why it is critical to provide girls and minorities entrepreneurship education.

4. Related High School Organizations

DECA: *the association for students and teachers of marketing, management and entrepreneurship (www.deca.org)*

SkillsUSA: *a national non-profit organization serving students enrolled in training programs in trade, technical and skilled service occupations, including health occupations. (www.skillsusa.org)*

FBLA: *Future Business Leaders of America, business education association preparing students for careers in business. (www.fbla-pbl.org)*

YTE: *Young Tech Entrepreneurs provides schools and communities with an innovative, curriculum and a project-based approach that equips diverse students with the professional, technical and leadership skills to succeed. (www.yte.org)*

JA: *Junior Achievement uses hands-on experiences to help young people understand the economics of life through career exploration and entrepreneurship. (www.ja.org/)*

Chapter 3 at a Glance—Budget: Don't Go Broke!

Key Words:

- budget
- income
- gross income
- payroll deduction
- taxes
- Federal income tax
- State income tax
- Social Security tax
- Medicare tax
- net income
- expenses
- fixed expenses
- variable expenses
- cash management
- P.Y.F. (pay yourself first)

Instructor Manual Content at a Glance:

Concept Lesson	Energizer	Inquire	Gather	Process	Apply
1. Budgeting	Group Juggle (p. 149)	Budget, Smudget (p. 151)	A Fork in the Road (p. 159)	Tying Three Together (p. 161)	Making It Stick (p. 163)
	<i>Demonstrate to students how they can handle and make sense of multiple tasks occurring at the same time</i>	<i>Discover what students already know and perceive about budgeting and how their values relate to spending</i>	<i>Students discover where their choices—conscious or unconscious—about budgeting will lead them</i>	<i>Students determine if their goals, budget and past spending habits are in alignment</i>	<i>Develop realistic ideas that will motivate students to stick with their spending and saving plans</i>
2. Consumer Spending		Spin City (p. 165)	Climbing the Product Ladder (p. 167)	Shoppers 'R Us (p. 169)	Shop 'til You Drop (p. 171)
		<i>Discover students' knowledge and perception of advertising</i>	<i>Students learn to analyze products and services by prioritizing features and benefits</i>	<i>Students learn comparison-shopping behaviors and strategies</i>	<i>Students apply good shopping skills to an actual purchase they want to make</i>

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- 6C06 Present information, ideas, and work using technology

Chapter 3: VTE Curriculum Framework Crosswalk

Content Lessons	Strand 4: Employability	Strand 5: Management & Entrepreneurship	Strand 6: Principles of Technology
Lesson Overview, pp. 145 - 147	4B06, 4B10, 4B12	5B03, 5C02, 5D06	
Instructor Manual Activities			
1. Budgeting			
Group Juggle (p. 149)	4C02	5B02	
Budget, Smudget (p. 151)	4B01, 4B08, 4B11, 4B12, 4B13, 4C01, 4C02, 4D01	5B04	6C05
A Fork in the Road (p. 159)	4B02, 4B06, 4C01		6C05
Tying Three Together (p. 161)	4B02, 4B08, 4B12, 4B13, 4C01, 4C02, 4C05, 4D01, 4D08	5B04	
Making It Stick (p. 163)	4B01, 4B08, 4B10, 4C01, 4C02, 4C05, 4C06, 4D01, 4D07, 4D08	5B03	6C02, 6C06
2. Consumer Spending			
Spin City (p. 165)	4B01, 4B02, 4B03, 4B08, 4B10, 4B13, 4C04	5B03	6A01, 6C01
Climbing the Product Ladder (p. 167)	4B03, 4B06, 4B08, 4C01, 4C02, 4C03, 4C04, 4D01	5B02	6A01, 6A05, 6A07, 6C01, 6C03, 6C05
Shoppers 'R Us (p. 169)	4B01, 4B03, 4B04, 4B08, 4B10, 4C01, 4C02, 4C03, 4C04, 4D08, 4D10	5A02, 5A05, 5B02	6A01, 6A05, 6A07, 6C01, 6C03
Shop 'til You Drop (p. 171)	4B01, 4B02, 4B03, 4B04, 4B07, 4C01, 4C02, 4C03, 4C04, 4C05, 4C06, 4D04, 4D08	5A02	6A01, 6A05, 6A07, 6A09, 6B01, 6C01, 6C03, 6C04
Service Learning Projects, p. 173			

Chapter 3 Resources

1. Internet:

www.moneyinstructor.com/budgeting.asp, "Budget Planning and Budgeting Lessons" and "Writing Checks - Checking Accounts - Checkbook Lessons"

One-stop shopping for money management lesson plans and worksheets. Budgeting lessons include budgeting for college, a car, groceries and an apartment. All lesson plans and worksheets are downloadable. Several checking lessons are interactive and help to make up for the lack of NEFE materials on this topic

parentingteens.about.com/od/familybudget/a/teach_budgeting.htm, "Five Reasons to Teach Budgeting in the Teen Years"

Good, short on-line article that provides sound reasoning for teaching budgeting to teens. Good fodder for PTOs and reluctant administrators.

www.kbb.com, "Kelly Blue Book"

A good resource if you are creating a unit on buying a car. Go to the "Used Cars" tab and there are resources that offer advice on how to finance a car and calculators to determine monthly payments.

www.cusucceed.net/resources.php, "CU Succeed: Teens Financial Network"

A great resource that offers personal finance tools and information for teens. Includes budget spreadsheets, information on buying cars, online calculators for loans, savings, and credit card payoff.

2. Programs

www.quicken.com, "Quicken"

Tried and true, easy to follow software for learning how to budget.

www.corel.com, "Quattro Pro"

Any spreadsheet program can be a lesson in creating budgets. Researching recommendations for budget percentages (ie, no more than 28% income should go towards rent/mortgage) and creating cell formulas are great interdisciplinary lessons.

3. Books

The Complete Idiot's Guide to Money for Teens, **Susan Shelly**

Chapter Ten, "Budgets Are For Everybody," covers budgeting basics in easy-to-understand language. "The Least You Need to Know" reviews basics concepts in each chapter and exemplifies the tongue-in-cheek approach that makes this material attractive to teens.

4. People

www.crediteducation.org, **Consumer Credit Counseling Services of S. New England**

The CCCS provides free K-12 financial education. Subjects covered include budgeting, goal setting, establishing and managing credit, importance of credit history and savings and investments. Program topic availability varies from region-to-region. Call (800.208.2227, x7006) or email (brendan.vigorito@moneymanagement.org) to request programming.

Chapter 4 at a Glance—Savings and Investments: Your Money at Work

Key Words:

- bond
- capital gains
- compounding
- diversification
- earned interest
- inflation
- interest
- invest
- mutual funds
- rate of return
- Rule of 72
- savings
- stocks
- time value of money

Instructor Manual Content at a Glance:

Concept Lesson	Inquire	Gather	Process	Apply
1. Time Value of Money	Killing Time (p. 213)	Calculator Demo (p. 215)	Dollars and Sense (p. 217)	Car Calculations (p. 221)
	<i>Discover what happens to investment results when there is a delay in starting an investment</i>	<i>Students learn how to perform time value of money calculations</i>	<i>Students solve time value of money questions</i>	<i>Students research and calculate loan payments for a car advertised locally</i>
2. Investing	Pssst, Wanna Buy a Sure Thing? (p. 225)	Investment Investigators (p. 227)	Investment Analogies (p. 229)	Investment Interviews (p. 231)
	<i>Discover what students know and perceive about investing</i>	<i>Students learn to search for investment-related information from a variety of sources</i>	<i>Students learn to describe investing in their own words</i>	<i>Students learn from the real-life experiences of adults who have owned investments</i>
3. Savings	Saving Semantics (p. 233)	Savings Sleuths (p. 235)	Two Cents, Four Cents, Hey Six Cents a Dollar (p. 237)	Putting Your Money Where Your Mouth Is (p. 239)
	<i>Students compare and contrast investments with savings</i>	<i>Students learn to search for savings-related information from a variety of sources</i>	<i>Students discover what motivates students to start saving or save more</i>	<i>Students learn to maximize the interest on their savings</i>

Massachusetts VTE Curriculum Frameworks: Key

STRAND 4: EMPLOYABILITY

- 4A01 Evaluate industries, organizations, and careers
- 4A02 Assess interest areas to determine career pathways
- 4A03 Develop a career plan with alternatives
- 4A07 Demonstrate good interviewing skills
- 4A08 Demonstrate employability skills needed to get job
- 4A09 Assess alternative occupational factors
- 4B01 Create effective communication in the workplace
- 4B02 Apply reading skills to work-related documents
- 4B03 Locate information from books, magazines and Internet
- 4B04 Apply basic writing skills to work-related communication
- 4B05 Write work-related materials
- 4B06 Explain information presented graphically
- 4B07 Use writing/publishing/presentation applications
- 4B08 Apply basic skills for work-related oral communication
- 4B09 Explain proper telephone etiquette and skills
- 4B10 Lead formal and informal group discussions
- 4B11 Demonstrate effective conflict management
- 4B12 Apply active listening skills to obtain information
- 4B13 Communicate with others in a diverse workforce
- 4C01 Define and analyze a problem
- 4C02 Explain dynamics of different approaches to problem solving
- 4C03 Describe methods of researching
- 4C04 Use strategies to formulate ideas and solutions
- 4C05 ID potential solutions based on reasoned criteria
- 4C06 Implement and evaluate solution(s)
- 4D01 Identify time management and task prioritization skills
- 4D02 Explain the importance of following workplace etiquette
- 4D06 Describe importance of having a positive attitude
- 4D07 Show initiative by coming up with unique solutions
- 4D08 Explain the importance of setting, reaching, evaluating goals
- 4D09 Explain the importance of taking pride in work accomplished
- 4D10 Value the importance of professionalism
- 4D011 Demonstrate a respect for diversity in workplace

STRAND 5: MANAGEMENT & ENTREPRENEURSHIP

- 5A01 Define entrepreneurship
- 5A02 Describe the relationship b/w suppliers, producers, consumers
- 5A03 Compare and contrast types of businesses
- 5A04 Describe practices that ensure quality customer service
- 5A05 Explain the value of competition in business/field
- 5B01 Identify a company's/organization's organizational structure
- 5B02 Define and demonstrate leadership and teamwork skills
- 5B03 Explain ways a company or organization can market itself
- 5B04 Identify methods to track inventory, productivity, expenses
- 5B05 Explain the importance of written procedures and policies
- 5B06 Identify professional organizations and their benefits
- 5B07 Explain methods to effectively run a meeting
- 5C02 Extract and extrapolate data from financial documents
- 5D01 List federal and state mandated employee rights
- 5D02 Describe proper working conditions for your industry
- 5D06 State the current wages for jobs
- 5F01 Identify laws that regulate businesses/organizations
- 5F04 Define ethical business practices

STRAND 6: PRINCIPLES OF TECHNOLOGY

- 6A01 Utilize appropriate technology to solve a problem
- 6A04 Demonstrate resolutions to simple problems
- 6A05 Save, retrieve, load, format, and import data
- 6A07 Illustrate methods of using search engines
- 6A08 Send, receive, and manage email
- 6A09 Properly use electronic proofreading tools
- 6B01 Identify ways technology is used in the workplace
- 6B04 Discuss privacy & security concerns about email
- 6C01 Locate, evaluate, collect, and process information
- 6C02 Demonstrate use of telecommunications to interact
- 6C03 Demonstrate use of appropriate research sources
- 6C05 Collect, organize, analyze, graphically present data
- 6C06 Present information, ideas, and work using technology

Chapter 4: VTE Curriculum Framework Crosswalk

Content Lessons	Strand 4: Employability	Strand 5: Management & Entrepreneurship	Strand 6: Principles of Technology
Lesson Overview, pp. 209 - 211	4B10, 4C01	5C02	6C01
Instructor Manual Activities			
1. Time Value of Money			
Killing Time (p. 213)	4B01, 4B02, 4B10, 4C02	5C02	6C01
Calculator Demo (p. 215)	4B08, 4B12, 4B13, 4C01	5C02	6A01, 6B01, 6C01
Dollars and Sense (p. 217)	4B08, 4B10, 4C01, 4C02	5B02, 5C02	6A01, 6B01, 6C01
Car Calculations (p. 221)	4B03, 4B09, 4B12, 4C01, 4C03, 4C04	5A05, 5B03, 5C02	6A07, 6C01
2. Investing			
Pssst, Wanna Buy a Sure Thing? (p. 225)	4B06, 4B08, 4B10, 4B12, 4B13	5B02	
Investment Investigators (p. 227)	4B02, 4B03, 4B08, 4B10, 4B12, 4B13	5B02	6A01, 6A05, 6A07, 6B01, 6C01, 6C03
Investment Analogies (p. 229)	4B06, 4B08, 4B10, 4B12, 4B13, 4C01, 4C02	5B02	
Investment Interviews (p. 231)	4B01, 4B07, 4B09, 4B12, 4B13, 4C03	5F04	6A01, 6A05, 6A08, 6B04, 6C01, 6C02
3. Savings			
Saving Semantics (p. 233)	4B08, 4B10, 4B13, 4C01, 4C02	5B02	
Savings Sleuths (p. 235)	4B02, 4B03, 4B08, 4B10, 4B12, 4B13, 4C01, 4C02, 4C03	5B02	6A01, 6A05, 6A07, 6B01, 6C01
Two Cents, Four Cents, Hey Six Cents a Dollar (p. 237)	4B01, 4B07, 4B08, 4B12, 4B13, 4C02, 4C04, 4C05, 4C06, 4D07, 4D08	5B02, 5B03	6A01, 6C02, 6C06
Putting Your Money Where Your Mouth Is (p. 239)	4B01, 4B03, 4B04, 4B09, 4B12, 4B13, 4C01, 4C03, 4C05, 4D10	5A03, 5B03	6A01, 6A05, 6A07, 6A08, 6B01, 6C01, 6C03
Service Learning Projects, p. 241 - 242			

Chapter 4 Resources

1. Internet:

www.younginvestor.com, "Young Investor"

This educational site has four portals designed for each of the following audiences: kids, teens, parents and teachers. Each portal contains sections that cover basic information on investing, saving and budgeting, ways to earn and manage money and on-line games that reinforce main points. The teacher portal includes lessons.

www.virtualstockexchange.com, "Virtual Stock Exchange"

This free site covers all of the basics of the Dow Jones. Here, students can build and manage a virtual portfolio – conduct market, stop and limit orders on the actual NYSE and NASDAQ securities; start their own private competition for their friends and classmates; and create a fantasy portfolio and trade stocks listed on the NYSE, NASDAQ, and AMEX exchanges. Very cool and real world enough for any adventurous teen!

www.investopedia.com, "Investopedia"

Another free site that has simulators, online competitions, the Term of the Day and more. Check out their online resources and free resources (books, videos, etc.) that they will mail to you. They also provide online prep for financial-based exams; you can sign up to have the Term of the Day or Question of the Week emailed to you. Great if you want to make your financial education a bit more challenging.

www.familyfinancialnetwork.com/investing_teens.html, "Investing for Teens"

Excellent resource. Has links to articles with investing tips for teens, a personal finance organizer, interactive sites and games about money, business and the economy. The site also has similar pages that target the needs of kids and women.

2. Programs

www.smg2000.org, "Stock Market Game"

The Stock Market Game gives students the chance to invest a hypothetical \$100,000 in a real-time portfolio. They think they're playing a game. You know they're learning economic and financial concepts they'll use for the rest of their lives. Program participation requires a site fee and Internet access. For more information, contact the Boston coordinator, Alan May, (617) 929-2027 or amay@globe.com.

3. Books

Streetwise: A Guide for Teen Investors, Janet Bamford

A straight-forward book that emphasizes to teens that time is on their side. The first few chapters cover investing basics; the book also includes advice from top investors as they discuss their first stocks, the mistakes they made and the lessons they've learned. The last chapter discusses which stocks are more "kid-friendly" and why.

The Motley Fool Investment Guide for Teens : 8 Steps to Having More Money Than Your Parents Ever Dreamed Of, David and Tom Gardner

Irreverent and youth-friendly, another great resource from the famous pair behind the Motley Fool. The first half deals with budgeting existing resources; the second half discusses how to build those resources.

4. People

www.bostonstock.com, Boston Stock Exchange

Guided tours are free but can only accommodate 20 people at a time. Visitors are welcome to watch the action from the Visitors Gallery. Couple this with a trip to the Federal Reserve Bank of Boston, www.bos.frb.org.

www.fl2010.org/rightnav/expert.cfm, Financial Literacy 2010

A brand new organization and movement for investing and saving. Contact the MA rep from the Securities Exchange Commission to set up a classroom speaker.

Chapter 5 at a Glance—Credit: Buy Now, Pay Later

Key Words:

- credit
- interest
- annual percentage rate (APR)
- annual fee
- finance charge
- loan term
- grace period
- credit report
- credit history
- debt
- bankruptcy

Instructor Manual Content at a Glance:

Concept Lesson	Inquire	Gather	Process	Apply
1. How Credit Works	Give Me Credit (p. 299)	Credit Masquerade (p. 301)	Let's Break Down a Deal (p. 303)	Loan Ranger (p. 309)
	<i>Discover what students already know about credit and what they would like to learn about it</i>	<i>Students define basic terms and concepts related to credit</i>	<i>Students learn to analyze real-life credit offers</i>	<i>Students analyze an actual loan application from a family member</i>
2. Managing Debt	Debt Polarity (p. 313)	Surf's Up (p. 315)	Till Debt Do Us Part (p. 317)	Who Ya Gonna Call? (p. 319)
	<i>Discover student perceptions about debt</i>	<i>Students gather a variety of interesting factoids about debt</i>	<i>Students examine the pros and cons of debt usage in a debate format</i>	<i>Students apply debt reduction strategies to a real-life situation</i>

Massachusetts VTE Curriculum Frameworks: Key

STRAND 4: EMPLOYABILITY

- 4A01 Evaluate industries, organizations, and careers
- 4A02 Assess interest areas to determine career pathways
- 4A03 Develop a career plan with alternatives
- 4A07 Demonstrate good interviewing skills
- 4A08 Demonstrate employability skills needed to get job
- 4A09 Assess alternative occupational factors
- 4B01 Create effective communication in the workplace
- 4B02 Apply reading skills to work-related documents
- 4B03 Locate information from books, magazines and Internet
- 4B04 Apply basic writing skills to work-related communication
- 4B05 Write work-related materials
- 4B06 Explain information presented graphically
- 4B07 Use writing/publishing/presentation applications
- 4B08 Apply basic skills for work-related oral communication
- 4B09 Explain proper telephone etiquette and skills
- 4B10 Lead formal and informal group discussions
- 4B11 Demonstrate effective conflict management
- 4B12 Apply active listening skills to obtain information
- 4B13 Communicate with others in a diverse workforce
- 4C01 Define and analyze a problem
- 4C02 Explain dynamics of different approaches to problem solving
- 4C03 Describe methods of researching
- 4C04 Use strategies to formulate ideas and solutions
- 4C05 ID potential solutions based on reasoned criteria
- 4C06 Implement and evaluate solution(s)
- 4D01 Identify time management and task prioritization skills
- 4D02 Explain the importance of following workplace etiquette
- 4D06 Describe importance of having a positive attitude
- 4D07 Show initiative by coming up with unique solutions
- 4D08 Explain the importance of setting, reaching, evaluating goals
- 4D09 Explain the importance of taking pride in work accomplished
- 4D10 Value the importance of professionalism
- 4D011 Demonstrate a respect for diversity in workplace

STRAND 5: MANAGEMENT & ENTREPRENEURSHIP

- 5A01 Define entrepreneurship
- 5A02 Describe the relationship b/w suppliers, producers, consumers
- 5A03 Compare and contrast types of businesses
- 5A04 Describe practices that ensure quality customer service
- 5A05 Explain the value of competition in business/field
- 5B01 Identify a company's/organization's organizational structure
- 5B02 Define and demonstrate leadership and teamwork skills
- 5B03 Explain ways a company or organization can market itself
- 5B04 Identify methods to track inventory, productivity, expenses
- 5B05 Explain the importance of written procedures and policies
- 5B06 Identify professional organizations and their benefits
- 5B07 Explain methods to effectively run a meeting
- 5C02 Extract and extrapolate data from financial documents
- 5D01 List federal and state mandated employee rights
- 5D02 Describe proper working conditions for your industry
- 5D06 State the current wages for jobs
- 5F01 Identify laws that regulate businesses/organizations
- 5F04 Define ethical business practices

STRAND 6: PRINCIPLES OF TECHNOLOGY

- 6A01 Utilize appropriate technology to solve a problem
- 6A04 Demonstrate resolutions to simple problems
- 6A05 Save, retrieve, load, format, and import data
- 6A07 Illustrate methods of using search engines
- 6A08 Send, receive, and manage email
- 6A09 Properly use electronic proofreading tools
- 6B01 Identify ways technology is used in the workplace
- 6B04 Discuss privacy & security concerns about email
- 6C01 Locate, evaluate, collect, and process information
- 6C02 Demonstrate use of telecommunications to interact
- 6C03 Demonstrate use of appropriate research sources
- 6C05 Collect, organize, analyze, graphically present data
- 6C06 Present information, ideas, and work using technology

Chapter 5: VTE Curriculum Framework Crosswalk

Content Lessons	Strand 4: Employability	Strand 5: Management & Entrepreneurship	Strand 6: Principles of Technology
Lesson Overview, pp. 295 - 297	4B10, 4C01, 4C02	5B04, 5C02	6C01
Instructor Manual Activities			
1. How Credit Works			
Give Me Credit (p. 299)	4B10, 4C01		
Credit Masquerade (p. 301)	4B01, 4B08, 4B12, 4B13, 4C01, 4C02, 4C04	5B02	
Let's Break Down a Deal (p. 303)	4B02, 4B03, 4B07, 4B08, 4B10, 4B12, 4B13, 4C01, 4C02, 4C03, 4C04, 4C05	5B02, 5B04, 5C02	6A01, 6A05, 6A07, 6B01, 6C01, 6C03
Loan Ranger (p. 309)	4B02, 4B03, 4B07, 4B12, 4B13, 4C01, 4C02, 4C03, 4C04	5B04, 5C02, 5F04	6A01, 6A05, 6B01, 6C01
2. Managing Debt			
Debt Polarity (p. 313)	4A09, 4B01, 4B10, 4B12, 4B13, 4C01, 4C04		
Surf's Up (p. 315)	4B02, 4B03, 4B08, 4B10, 4B12, 4B13, 4C01, 4C02, 4C03	5B02	6A01, 6A05, 6A07, 6B01, 6C01, 6C03
Till Debt Do Us Part (p. 317)	4B01, 4B08, 4B10, 4B11, 4B12, 4B13, 4C01, 4C02, 4C04, 4C05, 4D10, 4D11	5B02, 5B07, 5F04	6C01
Who Ya Gonna Call? (p. 319)	4B04, 4B07, 4B12, 4B13, 4C01, 4C02, 4C04, 4C05, 4C06, 4D08, 4D10	5C02, 5F04	6A01, 6A05, 6A09, 6B01, 6C01, 6C05, 6C06
Service Learning Projects, p. 321			

Chapter 5 Resources

1. Internet:

www.myfico.com, "My Fico"

Ignore the stuff for sale here; there is still plenty of educational information about what a FICO score is, how it is determined, what it does and does not consider, and how to improve it. There is a great chart updated daily relating your score to the interest rate you would qualify for and how it affects your monthly payment.

www.optoutprescreen.com, "Opt Out Prescreen"

The Fair Credit Reporting Act (FCRA) provides you the right to "Opt-Out", which prevents Consumer Credit Reporting Companies from providing your credit file information for firm offers of credit or insurance that are not initiated by you. Great website that will help end those annoying "pre-approved" offers for you, parents and students.

www.ntrbonline.org, "NEFE Teen Resource Bureau"

Created by teens for teens, this a great website that supports all six NEFE Chapters. Click on "Fast Financial Facts" on the left column to find resources on "Credit/Debt." (The advice column, "Madame Moolah" is worth a look, too. Great idea for a school paper!)

www.consumerjungle.org, "Consumer Jungle"

The Student portal covers topics close to the hearts of teens, including cars, credit, computers, wireless phones and independent living. These topics include teacher resources such as games/quizzes, templates for student presentations and online resources.

www.credit-counselors.cc/financial_tools/fin_tools.asp, Clearpoint Financial Solutions

Not targeted for teens, the "Educational Tools" section includes articles, quizzes, calculators and other effective teaching resources.

www.cusucceed.net/resources/credit.php, CU Succeed

Sponsored by Advantage One Federal Credit Union, this hip site features teen-friendly articles on credit topics and first-hand stories written by teens.

credited.usecreditwisely.com, Credit ED

An on-line workshop in the form of an interactive tutorial and quiz can "certify" youth in financial literacy. Although "Citibank" is everywhere on this site, all resources listed for teens and teachers are free; this would make a great activity for seniors before they move on.

www.smartcredittips.com, Money Matters for Students

Complete on-line curriculum (including quiz and glossary) that provides soup-to-nuts info on credit.

2. Books

Complete Idiot's Guide to Money for Teens, Susan Shelley

An overall great resource for teens (and parents!) in the easy-to-understand *Idiot's* format. Part 5 discusses debit cards and Part 6 has a section that discusses credit cards and debt.

3. People

www.crediteducation.org, Centers for Financial Education

Aside from being a useful website, this will link you to a regional educator who can come to you. Under "education" you will see "School programs: K-12 and college." Services are available for a fee but school educational programming is free. To review local programs or request an educational specialist, contact them through the website or call (800) 208-2227 x7006.

Chapter 6 at a Glance—Insurance: Your Protection

Key Words:

- risk management
- insurance
- insurance premium
- deductible

Instructor Manual Content at a Glance:

Instructor Manual Content at a Glance:

Concept Lesson	Inquire	Gather	Process	Apply
1. Understanding Risk	Student Paranoia (p. 359)	Lowering the Odds (p. 361)	Managing the Possibility of Loss (p. 363)	Real-Life Jeopardy (p. 369)
	<i>Discover what students already know about types of risk</i>	<i>Students generate ideas about ways of handling risk that affects them directly</i>	<i>Students demonstrate knowledge of three ways to manage risk</i>	<i>Students develop and implement a campaign to reduce a common risk faced by all high school students (NOTE: THIS CAN BE USED AS A SERVICE LEARNING PROJECT)</i>
2. Types of Insurance	Insurance 101 (p. 371)	Expert Advice (p. 373)	Survey Says (p. 375)	Light, Camera, Insurance (p. 377)
	<i>Students investigate and present their perceptions of the main lines of insurance available to families and individuals</i>	<i>Students learn when to use insurance in a particular situation</i>	<i>Students gather real-life data from their peers about auto insurance</i>	<i>Students teach other students what they have learned about teen auto insurance coverage, share the results from the "Survey Says" exercise and provide tips about risk reduction for teenage drivers (NOTE: THIS CAN BE USED AS A SERVICE LEARNING PROJECT)</i>

Massachusetts VTE Curriculum Frameworks: Key

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- 4B03 Locate information from books, magazines and Internet
- 4B04 Apply basic writing skills to work-related communication
- 4B05 Write work-related materials
- 4B06 Explain information presented graphically
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- 4D08 Explain the importance of setting, reaching, evaluating goals
- 4D09 Explain the importance of taking pride in work accomplished
- 4D10 Value the importance of professionalism
- 4D011 Demonstrate a respect for diversity in workplace

STRAND 5: MANAGEMENT & ENTREPRENEURSHIP

- 5A01 Define entrepreneurship
- 5A02 Describe the relationship b/w suppliers, producers, consumers
- 5A03 Compare and contrast types of businesses
- 5A04 Describe practices that ensure quality customer service
- 5A05 Explain the value of competition in business/field
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- 5B02 Define and demonstrate leadership and teamwork skills
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- 5B04 Identify methods to track inventory, productivity, expenses
- 5B05 Explain the importance of written procedures and policies
- 5B06 Identify professional organizations and their benefits
- 5B07 Explain methods to effectively run a meeting
- 5C02 Extract and extrapolate data from financial documents
- 5D01 List federal and state mandated employee rights
- 5D02 Describe proper working conditions for your industry
- 5D06 State the current wages for jobs
- 5F01 Identify laws that regulate businesses/organizations
- 5F04 Define ethical business practices

STRAND 6: PRINCIPLES OF TECHNOLOGY

- 6A01 Utilize appropriate technology to solve a problem
- 6A04 Demonstrate resolutions to simple problems
- 6A05 Save, retrieve, load, format, and import data
- 6A07 Illustrate methods of using search engines
- 6A08 Send, receive, and manage email
- 6A09 Properly use electronic proofreading tools
- 6B01 Identify ways technology is used in the workplace
- 6B04 Discuss privacy & security concerns about email
- 6C01 Locate, evaluate, collect, and process information
- 6C02 Demonstrate use of telecommunications to interact
- 6C03 Demonstrate use of appropriate research sources
- 6C05 Collect, organize, analyze, graphically present data
- 6C06 Present information, ideas, and work using technology

Chapter 6: VTE Curriculum Framework Crosswalk

Content Lessons	Strand 4: Employability	Strand 5: Management & Entrepreneurship	Strand 6: Principles of Technology
Lesson Overview, pp. 355 - 357	4B12, 4B13	5B05, 5F01	
Instructor Manual Activities			
1. Understanding Risk			
Student Paranoia (p. 359)	4B10, 4B13, 4C01, 4C02, 4C04, 4D02	5B02, 5B05, 5D02	
Lowering the Odds (p. 361)	4B01, 4B08, 4B10, 4B12, 4B13, 4C01, 4C04, 4D02	5B02, 5D01, 5D02, 5F01	
Managing the Possibility of Loss (p. 363)	4B02, 4B04, 4C01, 4C02, 4C04		
Real-Life Jeopardy (p. 369)	4B01, 4B04, 4B08, 4B10, 4B12, 4B13, 4C01, 4C02, 4C03, 4C04, 4C05, 4C06, 4D02, 4D11	5B01, 5B02, 5B05, 5B07, 5D01, 5D02, 5F01	6A01, 6B01
2. Types of Insurance			
Insurance 101 (p. 371)	4B01, 4B02, 4B03, 4B04, 4B07, 4B08, 4B10, 4B12, 4B13, 4C01, 4C02, 4C03	5B02	6A01, 6A05, 6A07, 6B01, 6C01, 6C03, 6C06
Expert Advice (p. 373)	4B10, 4B12, 4B13, 4C01, 4C02, 4C03, 4D10, 4D11	5B05	
Survey Says (p. 375)	4B01, 4B03, 4B04, 4B05, 4B07, 4B08, 4B10, 4B12, 4B13, 4C01, 4C02, 4C03	5B02, 5B03, 5C02	6A01, 6A05, 6A08, 6B01, 6C01, 6C02, 6C03, 6C06
Lights, Camera, Insurance (p. 377)	4B01, 4B02, 4B03, 4B04, 4B05, 4B06, 4B07, 4B08, 4B10, 4B12, 4B13, 4C01, 4C02, 4C03, 4C04, 4C05, 4C06, 4D02	5B02, 5B03, 5B06, 5C02, 5D01, 5D02, 5F01	6A01, 6A05, 6A07, 6A08, 6A09, 6B01, 6C01, 6C02, 6C03, 6C04, 6C05, 6C06
Service Learning Projects, p. 379			

Chapter 6 Resources

1. Internet:

www.mass.gov/doi/Consumer/Get_Smart/css_get_smart.html

This page includes a brochure and quiz, as well as local insurance information.

insurance.mo.gov/consumer/teens/, "Missouri Department of Insurance"

Good starting point with teen-friendly insurance basics covering health, auto and renter's insurance, as well as info on scams and identity theft. Downloadable puzzles and quizzes make this a great way to reinforce key vocabulary and industry terminology.

drivehomesafe.com/, "Drive Home Safe"

Teen driving website center. For parents and future teen drivers needing solutions, instruction, statistics and education on everything about safe teen driving.

www.iii.org/individuals/auto, Insurance Information Institute

Great comprehensive resource that will answer auto insurance questions that go beyond what's covered in a policy and how to lower rates. There are interactive quizzes, information on the driving laws in each state and free videos. A great resource for parents as well—check out the home page and the targeted information for each "life stage."

info.insure.com/health/lawtool.cfm, Insure.com Car Insurance

Helpful online tool that identifies which states require what coverage for health insurance. Even if a student has health insurance, the benefits may not be as extensive as they believe. Coverage such as mental health, emergency room visits, birth control and others can be researched here.

www.insurance.com, Insurance.com

*On the left side is a "Learning Center" full of **great**, informative articles, including facts and Top 10 lists relating to auto insurance and health insurance.*

2. Programs

www.ief.org/support/O11405NWT.asp, "Choice Chance Control"

Free materials provided by the Insurance Education Foundation. Take a look at the highly regarded "Choice—Chance—Control" curriculum and accompanying video, all FREE of charge.

www.theiei.org/edu/edudefault.asp, The Insurance Education Institute

Dedicated to teachers. Register (it's FREE) and get access to detailed information about a variety of, hot topics in the insurance industries, insurance scoring info and even service learning opportunities. Check out the Institutes themselves—these are 2-week programs for teachers, the nearest being held in New York City, where you are wine and dined as you gain valuable information and graduate credit.

3. Books/Materials

Your Consumer Guide: Ways to Save, Massachusetts Division of Insurance

Call the Massachusetts Division of Insurance at (617) 521-7777 or download the consumer guides at www.state.ma.us/doi. The site is also a great source of up-to-date information prior to purchasing health, life, auto, home or other insurance coverage.

4. People

www.insurancelibrary.org, "Insurance Library Association of Boston"

If you have any question or need access to any resource related to insurance in MA, this is your place!

www.massagent.com, "Massachusetts Association of Insurance Agents"

Agent Forums, webinars, publications, professional guidelines and more. Call or email to get the name of a local agent who can visit your class to answer student (and your) questions in person.